

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

2 AF

Applicant: Michael J Witz et al.

Title: COMMUNITY BASED FINANCIAL PRODUCT

Docket No.: 2043.197US1

Filed: June 21, 2000

Examiner: Daniel Kesack



Serial No.: 09/599,051

Due Date: September 24, 2007

Group Art Unit: 3691

**MS Appeal Brief - Patents**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

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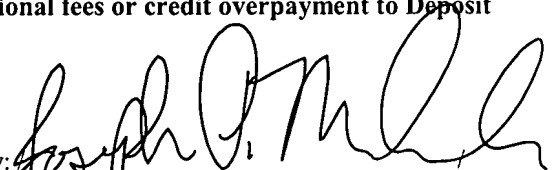
☒ Appellants' Reply Brief Under 37 CFR 41.41 (4 pgs.).

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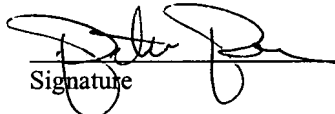
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S/N 09/599,051

PATENT

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APPELLANTS' REPLY BRIEF UNDER 37 C.F.R. § 41.41

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In response to the Examiner's Answer mailed July 24, 2007, please see the remarks  
below:

